

Figure 1

AUTHENTICATION BASED ON MAG-STRIPE CARD, SMART CHIP, AND PIN

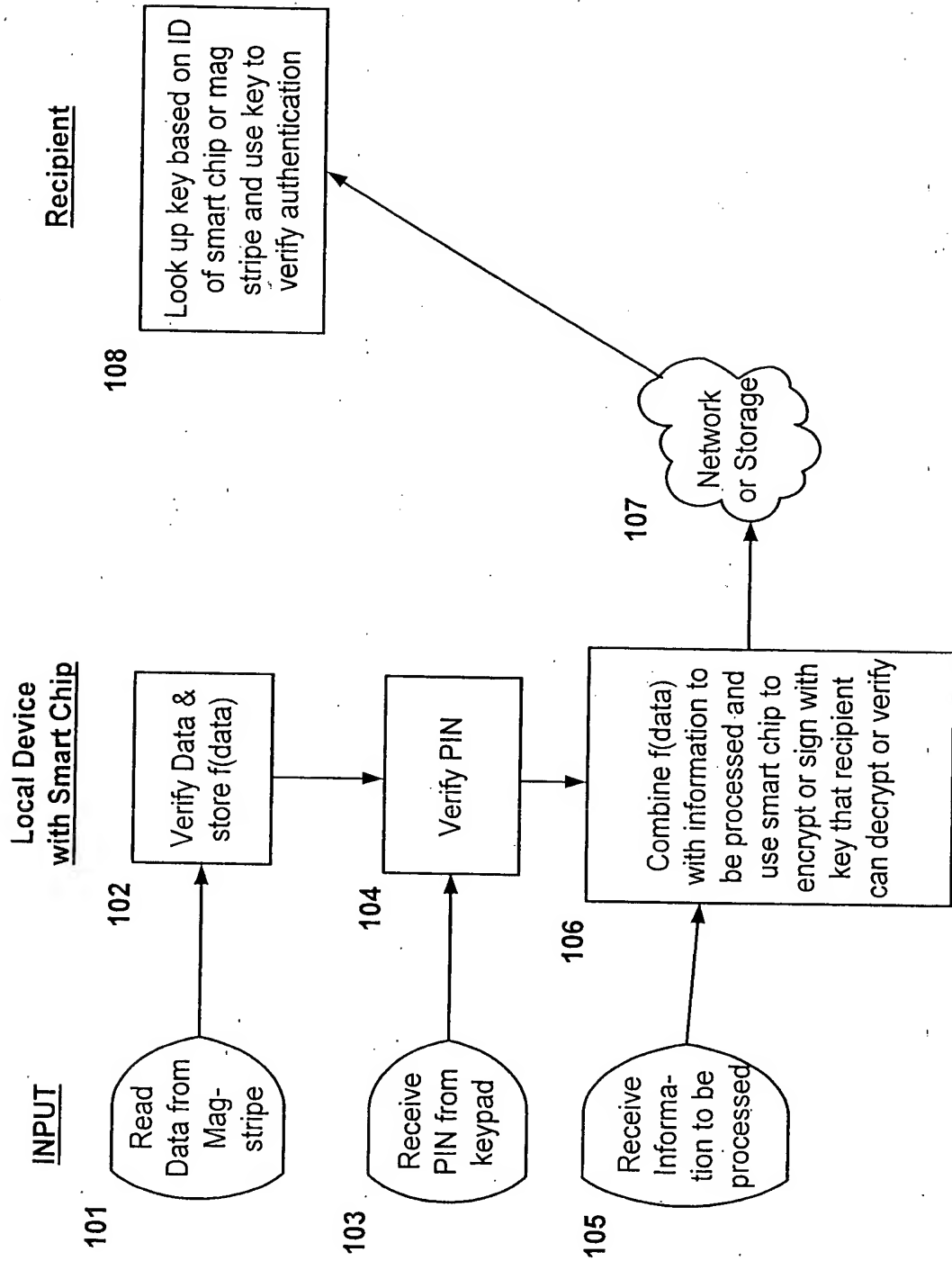


Figure 2

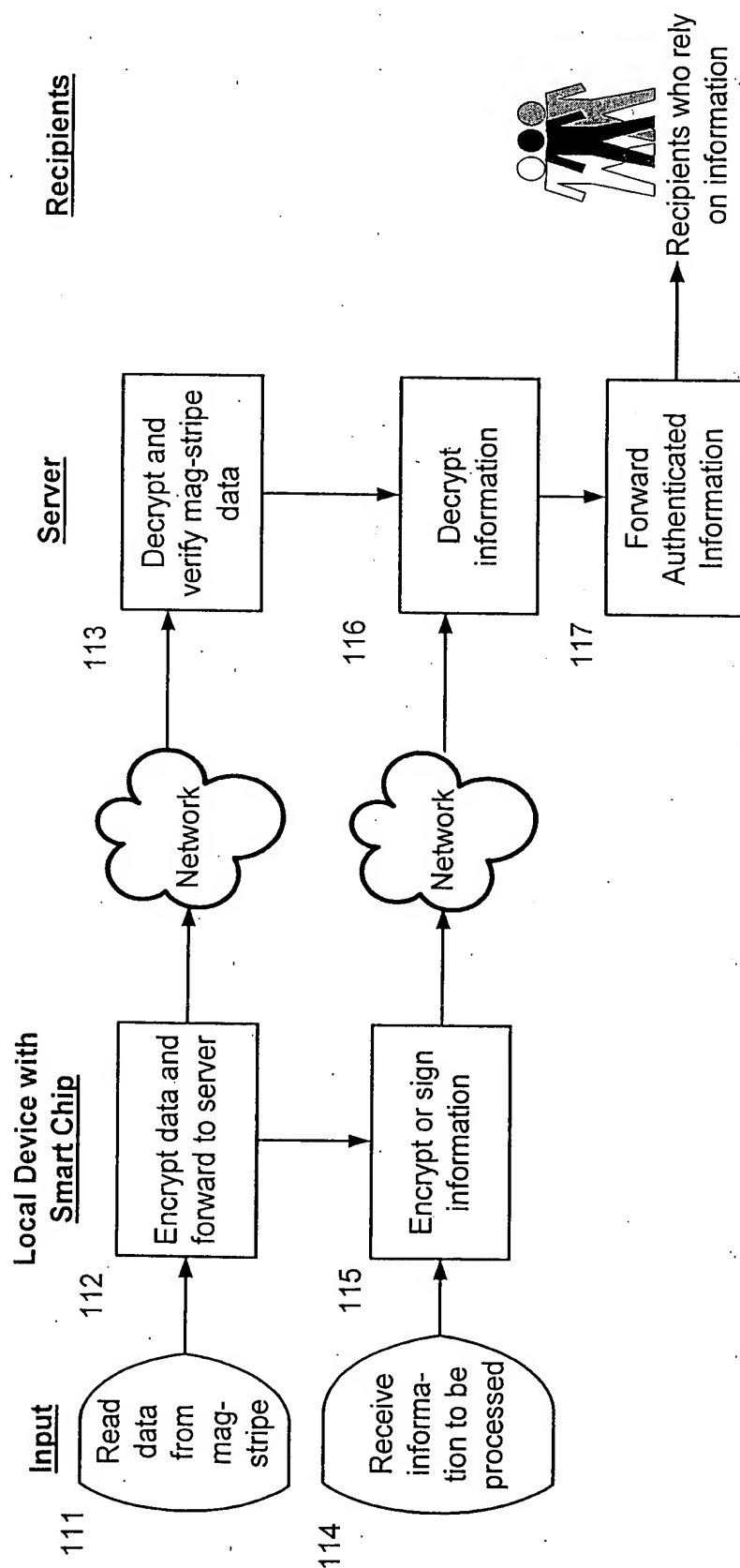
SMART CHIP AUTHENTICATION OF INFORMATION
PRESENTED WITH A MAG-STRIPE CARD

Figure 3

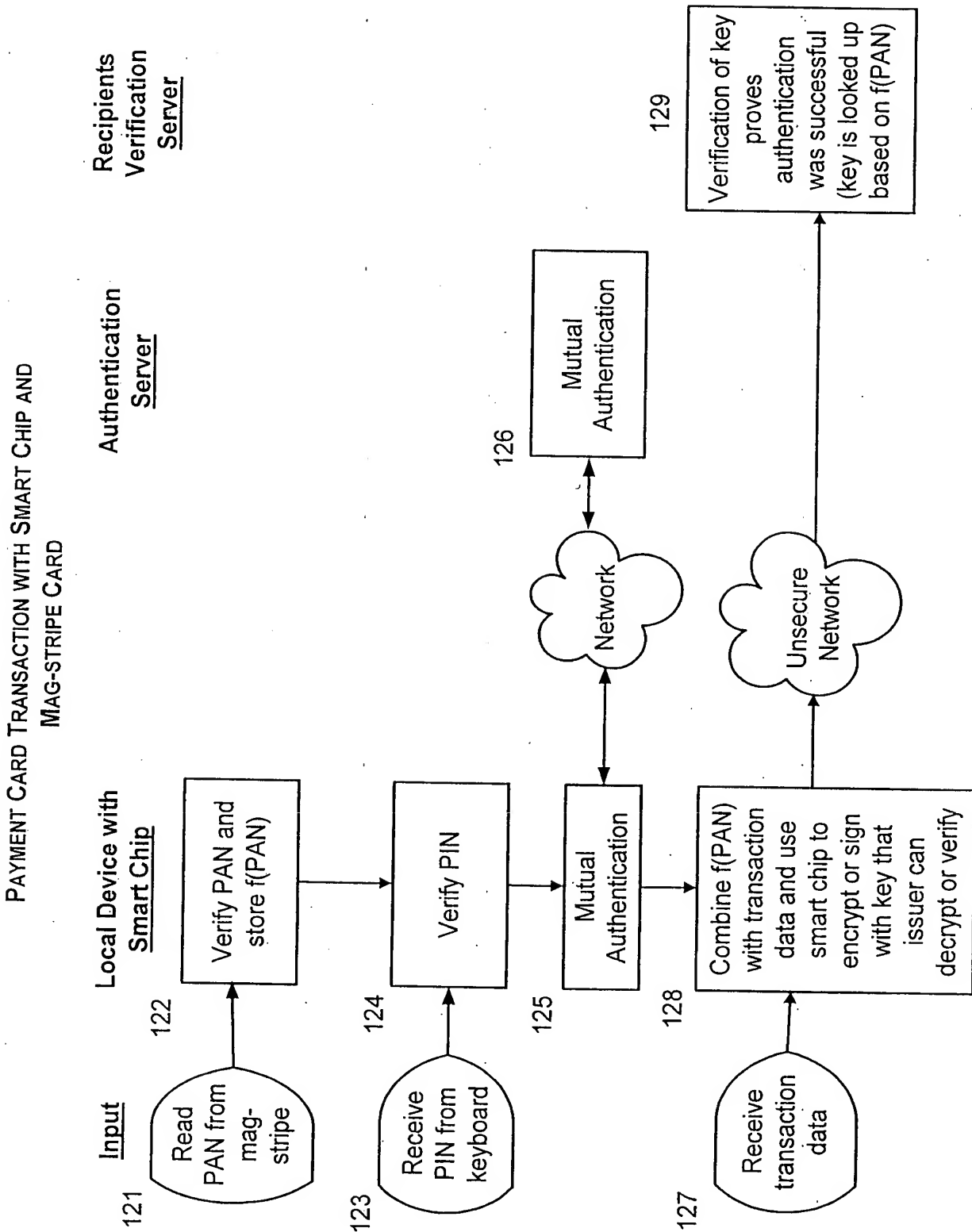


Figure 4

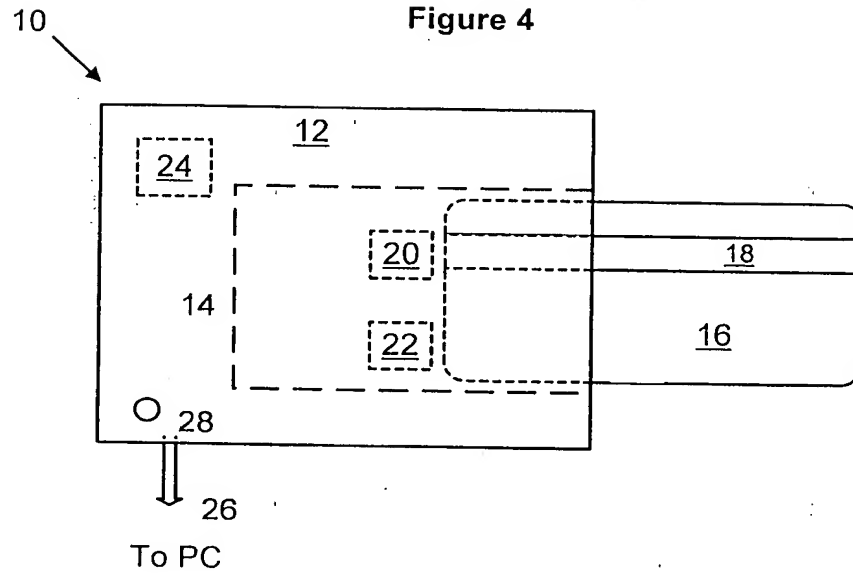


Figure 5

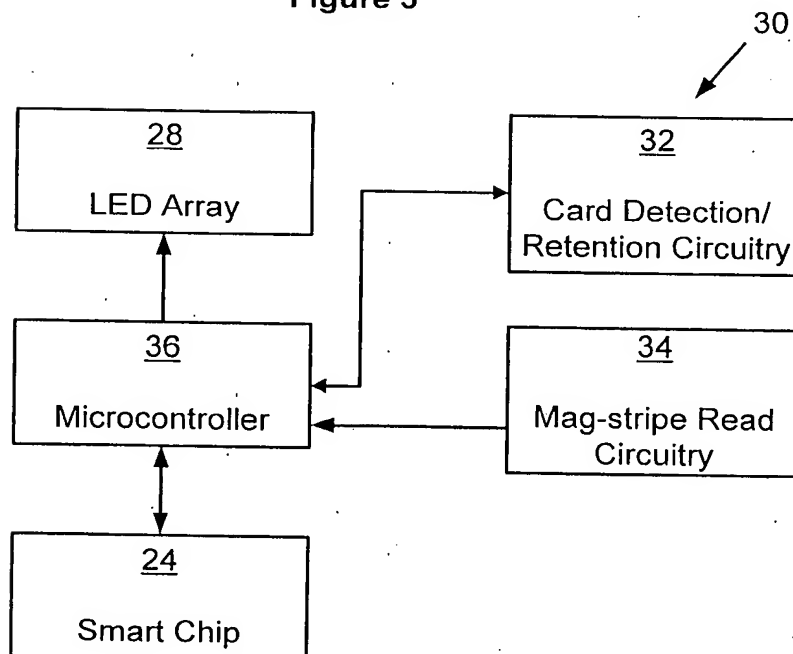


Figure 6

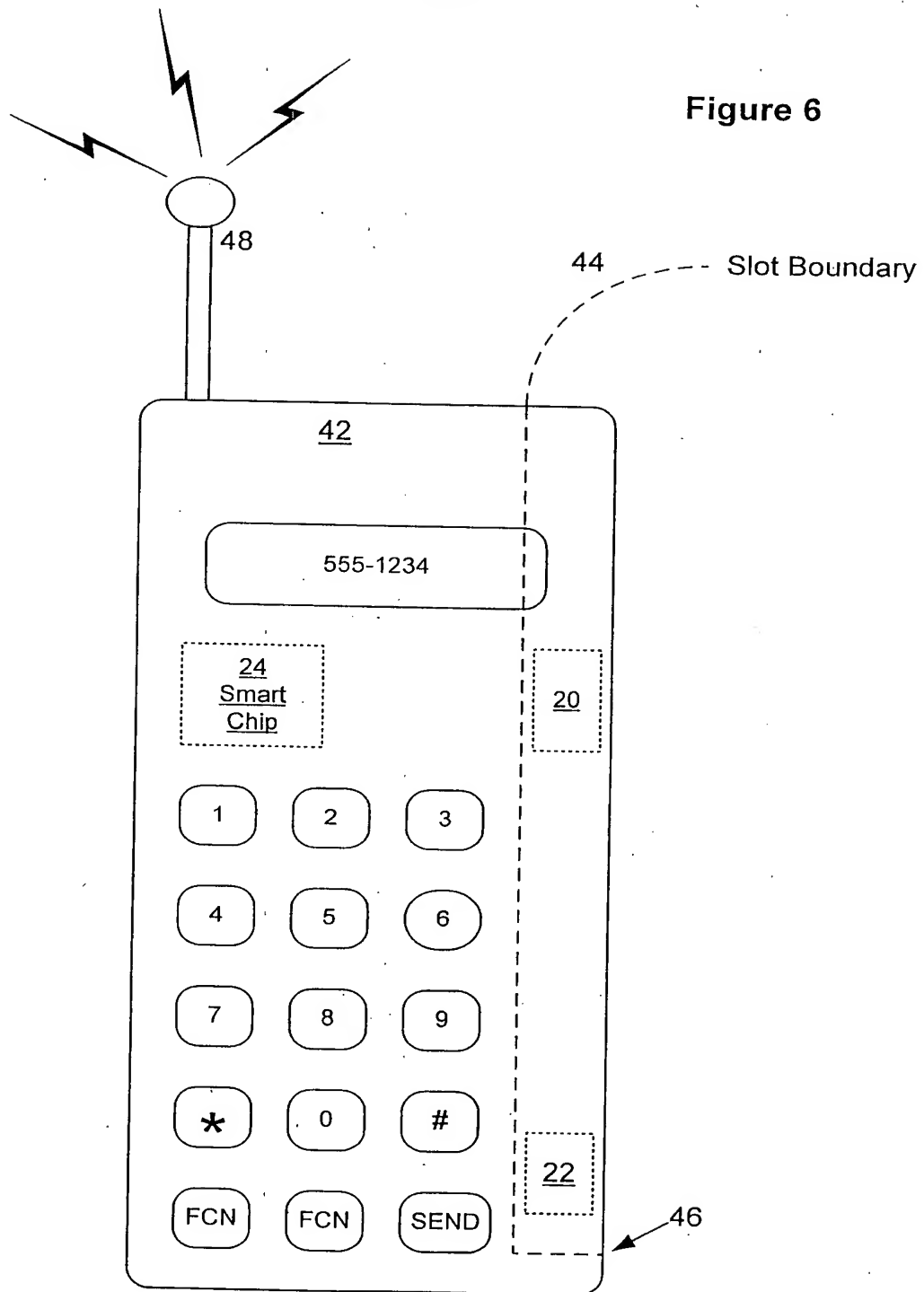


Figure 7

